

Date: May 13, 2006  
Lessor: Rent-A-Center  
490 LINCOLN STREET  
WORCESTER MA 01605  
(508) 853-4388 LOC: 1576-M

CONSUMER LEASE AGREEMENT  
Agreement Number: F7613125  
Consumer: DALLA COSTA, JAAZIEL

15 GIRARD ST  
MARLBORO MA 01605  
(774) 285-9867 RT: 01

**TERMS OF AGREEMENT:** As used in this Agreement, "you" and "your" mean the person(s) signing the Agreement as lessee/renter/ consumer; "we" and "our" mean the lessor/owner (the rental company); "property" means the items described in the disclosures; and "lease" means this Consumer Lease Agreement including the disclosures

#### CONSUMER LEASE DISCLOSURES

##### DESCRIPTION OF PROPERTY:

Item #	Item Description	Serial #	Model #	Condition of Property:
0394201070	COMPUTER EQUI/LAPTOP COMPUT	F1R4K81	INSPIRON2200	USED

**RENTAL TERM:** Weekly Rental payments are due at the beginning of each term that you choose to rent the property. There are no refunds if you choose to return the property before the end of the term.  
**INITIAL PAYMENT:** Payments are due at the beginning of each term that you choose to lease the property. Your initial payment will include the following charges:

Rental Payment	Optional Liability Damage Waiver	Tax	Total
\$0.00	\$0.00	\$0.00	\$0.00

**RENEWAL PAYMENTS:** You are not obligated to renew this Agreement beyond the initial term. However, if you choose to renew this Agreement beyond the initial term, or beyond any subsequent renewal term, you may do so by making an advance rental payment on the Saturday of each Week, or you may choose to make advance rental payments on a Semi-Monthly or Monthly basis. Your first renewal payment is due Saturday May 13, 2006

Payments	Rental Payment	Optional Liability Damage Waiver	Tax	Total
Weekly	\$34.99	\$2.62	\$1.88	\$39.49
Semi-Monthly	\$75.75	\$5.68	\$4.07	\$85.50
Monthly	\$151.61	\$11.37	\$8.15	\$171.13

##### OTHER CHARGES:

Optional Liability Damage Waiver Fee	Late Fee
\$11.37 /Month	\$5.00
\$5.68 /Semi-Month	
\$2.62 /Week	

**TOTAL OF PAYMENTS:** If you choose to acquire ownership, you must rent the property for the number of weeks, semi-months or months shown below. The Total of Payments does not include other charges, such as late payment and Optional Liability Damage Waiver fees. You should read the contract for an explanation of these charges.

**Weekly:** If you choose to obtain ownership through weekly rental, you will make 83 payments: the initial rental payment of \$0.00, 81 weekly payments of \$34.99 and a final payment of \$34.99 for a total of \$2,869.18 in rent and sales tax of \$143.50 for a Total of Payments of \$3,012.68.

**Semi-monthly:** If you choose to obtain ownership through semi-monthly rental, you will make 39 payments: the initial rental payment of \$0.00, 37 semi-monthly payments of \$75.75 and a final payment of \$75.75 for a total of \$2,878.50 in rent and sales tax of \$144.02 for a Total of Payments of \$3,022.52.

**Monthly:** If you choose to obtain ownership through monthly rental, you will make 20 payments: the initial rental payment of \$0.00, 18 monthly payments of \$151.61 and a final payment of \$151.61 for a total of \$2,880.59 in rent and sales tax of \$144.02 for a Total of Payments of \$3,024.61.

You do not own the property. You will not own the property until you have made the total payment necessary to acquire ownership. If you choose to renew this Agreement on a frequency different from your initial rental payment term, your total amount will be calculated based on the above amounts and on the number of payments made at each frequency. Sales taxes are subject to changes in the applicable tax rate.

**THE CASH PRICE OF THE PROPERTY:** \$1,434.59, plus sales tax.

**EARLY PURCHASE OPTION:** You have the right to exercise an early purchase option. If you wish to purchase the rental property you may do so at any time by the payment of 55 % of the remaining Total of Payments calculated at that time.

**RISK OF LOSS AND DAMAGES:** You are responsible for the fair market value of the property if, and as of the time, it is lost, stolen, damaged or destroyed.

**INSURANCE AND OPTIONAL LIABILITY DAMAGE WAIVER:** We are not providing any insurance on the property. You are not required to obtain any insurance. An optional liability damage waiver program is available. The benefits and cost of this program are explained on the enrollment form for this program.

**TYPE OF TRANSACTION:** THIS IS A RENTAL TRANSACTION.

**TERMINATION:** You are not obligated to renew this lease and may terminate it at any time without penalty and with no further obligation. To do so, you must return the rental property and pay all rental payments and other charges due through the date of return. If you do not renew this lease on or before the due date, or if you breach any other important term of this lease, this lease will automatically terminate. If this happens, you will remain liable for the weekly, semi-monthly or monthly rental charges for the property, prorated and charged daily, until it is returned.

**WARRANTY AND MAINTENANCE:** We are responsible for maintaining or servicing the property while it is being leased. We will not be responsible for the costs or the results of any unauthorized repairs or damage caused by improper use. The express warranties of the manufacturer are set forth in the literature provided with the property. If any part of a manufacturer's express warranty covers the leased property at the time you acquire ownership of the property, it will be transferred to you, if allowed by the terms of the warranty.

**OUR RIGHTS TO TAKE POSSESSION:** If you do not renew this lease or if you breach this lease, we have the right to possession of the property. If this happens, you agree to return the property or make arrangements for us to take possession of it. If you fail or refuse to comply with this requirement, you agree to pay our costs incurred in taking possession of it.

**ASSIGNMENT:** We may sell, transfer, or assign this Consumer Lease Agreement, but agree to notify you of any change.

**TITLE AND TAXES:** We retain title to the property at all times and will pay any taxes which might be levied on the property.

**FORBIDDEN ACTS:** You cannot sell, mortgage, pawn, pledge, encumber, hack or dispose of this property. Except for property that is designed to be carried by the person, you cannot move the property from your current residence without our consent. Each of these acts is a breach of this lease.

**NOTICE TO CONSUMER:** Do not sign this Consumer Lease Agreement before you read it or if it contains any blank spaces. You are entitled to an exact copy of the Consumer Lease Agreement you sign. Keep it to protect your legal rights.

YOU AGREE BY SIGNING THIS LEASE THAT (1) YOU READ IT, (2) YOU UNDERSTAND IT AND (3) YOU RECEIVED A SIGNED COPY OF IT

Date: 05/13/06  
Lessor: \_\_\_\_\_

Consumer: \_\_\_\_\_  
Consumer: \_\_\_\_\_

Rental contract pledged as collateral security to Chase Manhattan Bank as an administrative agent for the Bank group MA 02/01